

<i>SERFF Tracking Number:</i>	<i>GRAX-125762484</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39851</i>
<i>Company Tracking Number:</i>	<i>R161008NW</i>		
<i>TOI:</i>	<i>A02G Group Annuities - Deferred Non-variable</i>	<i>Sub-TOI:</i>	<i>A02G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Group Annuity Fixed</i>		
<i>Project Name/Number:</i>	<i>Group Annuity Fixed/R161008NW</i>		

Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Group Annuity Fixed

SERFF Tr Num: GRAX-125762484 State: ArkansasLH

TOI: A02G Group Annuities - Deferred Non-variable

SERFF Status: Closed

State Tr Num: 39851

Sub-TOI: A02G.002 Flexible Premium

Co Tr Num: R161008NW

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: SPI

Disposition Date: 08/11/2008

GreatAmericanFinancialRes

Date Submitted: 08/05/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Group Annuity Fixed

Project Number: R161008NW

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Association, Other, Employer, Trust

Filing Status Changed: 08/11/2008

State Status Changed: 08/11/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on August 5, 2008.

SERFF Tracking Number: GRAX-125762484 State: Arkansas
Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 39851
Company Tracking Number: R161008NW
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: Group Annuity Fixed
Project Name/Number: Group Annuity Fixed/R161008NW

This Rider will be issued with the Master Contract whenever Great American Plan Administrators, Inc. has been contracted to provide administrative services or remitting services for the Group Contract Owner.

This rider will be attached to any fixed Group Deferred Annuity Master Contracts previously approved by your Department or any Group Deferred Annuity Master Contracts we may develop in the future.

Company and Contact

Filing Contact Information

Stephen Essman, Compliance Specialist sessman@gafri.com
P. O. Box 5420 (513) 412-2731 [Phone]
Cincinnati, OH 45201-5420 (513) 412-1470[FAX]

Filing Company Information

Annuity Investors Life Insurance Company CoCode: 93661 State of Domicile: Ohio
P.O. Box 5423 Group Code: 84 Company Type:
Cincinnati, OH 45201-5423 Group Name: Great American State ID Number:
Financial Resources, Inc.
(800) 854-3649 ext. [Phone] FEIN Number: 31-1021738

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Annuity Investors Life Insurance Company	\$50.00	08/05/2008	21793418

<i>SERFF Tracking Number:</i>	<i>GRAX-125762484</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/11/2008	08/11/2008

<i>SERFF Tracking Number:</i>	<i>GRAX-125762484</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Group Annuity Fixed/R161008NW</i>		

Disposition

Disposition Date: 08/11/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-125762484 *State:* Arkansas
Filing Company: Annuity Investors Life Insurance Company *State Tracking Number:* 39851
Company Tracking Number: R161008NW
TOI: A02G Group Annuities - Deferred Non-variable *Sub-TOI:* A02G.002 Flexible Premium
Product Name: Group Annuity Fixed
Project Name/Number: Group Annuity Fixed/R161008NW

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Plan Administration Rider		Yes

SERFF Tracking Number: GRAX-125762484 State: Arkansas

Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 39851

Company Tracking Number: R161008NW

TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium

Product Name: Group Annuity Fixed

Project Name/Number: Group Annuity Fixed/R161008NW

Form Schedule

Lead Form Number: R1610008NW

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R1610008NW	Certificate	Plan Administration	Initial		56	R1610008NW
		Amendmen	Rider				.PDF
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

Annuity Investors[®]
LIFE INSURANCE COMPANY

Home Office: Cincinnati, Ohio
Fixed Administrative Office: P.O. Box 5420, Cincinnati, Ohio 45201-5420

PLAN ADMINISTRATION RIDER

This Plan Administration Rider (this "Rider") is attached to a group annuity contract (the "Contract") to add the following new provisions:

Common Remitter Service

During the term of this Rider, we will pay Great American Plan AdministratorsSM, Inc. for all common remitting services that it directly or indirectly provides for the plan for which the Contract was issued.

Plan Administration Services

During the term of this Rider, we will pay Great American Plan Administrators, Inc. for all plan administration services that it directly or indirectly provides for the plan for which the Contract was issued.

Term of this Rider

This Rider takes effect on the date that this Rider is issued with or added to the Contract.

We may terminate this Rider:

- 1) on termination of all services directly or indirectly provided by Great American Plan Administrators, Inc.;
- 2) on termination, assignment, or transfer of the Contract; or
- 3) on written notice to the Employer at least ninety (90) days before the date of termination.

The Employer may terminate this Rider on written notice to us at any time.

Liability of Insurer

It is our responsibility to pay Great American Plan Administrators, Inc. for the services described in this Rider. We are not responsible to provide those services, or for any act or omission of the Great American Plan Administrators, Inc..

This Rider is a part of the Contract. It is not a separate contract. It changes the Contract only as and to the extent stated.

Signed for us at our office as of the date of issue.



MARK F. MUETHING
SECRETARY



CHARLES R. SCHEPER
PRESIDENT

<i>SERFF Tracking Number:</i>	<i>GRAX-125762484</i>	<i>State:</i>	<i>Arkansas</i>
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-125762484 State: Arkansas
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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 08/05/2008

Comments:

Attachment:

AR - READABILITY CERTIFICATION.PDF

Review Status:

Bypassed -Name: Application 08/05/2008

Bypass Reason: Not applicable - Rider Filing.

Comments:

Review Status:

Bypassed -Name: Life & Annuity - Acturial Memo 08/05/2008

Bypass Reason: Not applicable. No values associated with this rider.

Comments:

Review Status:

Satisfied -Name: Cover Letter 08/05/2008

Comments:

Attachment:


Cover Letter.PDF

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Annuity Investors Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
R1610008NW	55.6

Signed: 
Name: John P. Gruber
Title: Senior Vice President

Date: 08/05/2008

Annuity Investors[®]
LIFE INSURANCE COMPANY
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

August 5, 2008

NAIC No. 084-93661
FEIN No. 31-1021738

Insurance Commissioner Julie Benafield Bowman
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Request For Approval - Annuity Investors Life Insurance Company
R1610008NW Plan Administration Rider

Dear Insurance Commissioner Benafield Bowman:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on August 5, 2008.

This Rider will be issued with the Master Contract whenever Great American Plan Administrators, Inc. has been contracted to provide administrative services or remitting services for the Group Contract Owner.

This rider will be attached to any fixed Group Deferred Annuity Master Contracts previously approved by your Department or any Group Deferred Annuity Master Contracts we may develop in the future.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at sessman@gafri.com.

Sincerely,



Stephen E. Essman, ACS, AIAA, AIRC
Compliance Specialist